

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

It has come to my attention that this particular proposed rule will disallow the trading options in IRA accounts. PLEASE DO NOT INCLUDE THIS PROVISION! I have worked long and hard to establish my IRA accounts. One of the ways I keep my accounts growing and reduce overall risk is to use options to actually decrease risk. Options are very helpful if you know what you're doing. I have educated myself enough (for the last 20 years) to the point that this rule will eliminate a stable of strategies that benefit my ability to retire as I plan. While the intent of the rule is honorable and seeks to protect people from themselves, this aspect treats many people like children. I don't need my hands held, much less tied, when it comes to planning for my future.

In addition, people already have to apply and gain permission to use options in their accounts. Please don't take this hard-earned ability away from people who know what they're doing.